

UNITED STATES BANKRUPTCY COURT  
NORTHERN DISTRICT OF ILLINOIS  
EASTERN DIVISION

IN RE: ) Chapter 7 Case  
)  
Michel W. Ihlo, ) Case No. 05 B 16853  
)  
Debtor. ) Judge Bruce W. Black

**NOTICE OF FILING OF THE TRUSTEE'S FINAL REPORT,  
HEARING ON APPLICATIONS FOR COMPENSATION AND HEARING ON  
THE ABANDONMENT OF PROPERTY BY THE TRUSTEE**

**To the Debtor, Creditors and other Parties in Interest:**

1. Notice is hereby given that the Trustee of the above captioned case has filed a Trustee's Final Report and Final Application for compensation. A hearing will be held

At: U.S. Bankruptcy Court  
Will County Court Annex Building  
57 North Ottawa Street, Room 201  
Joliet, Illinois 60432

On: **August 17, 2007** Time: **9:15 a.m.**

- 20 The hearing will be held for the purpose of ruling on any objections to the Final Report, ruling on applications for compensation and expenses and any objections to the pending applications and transacting such other business as may be properly noticed before the Court. Attendance by the debtor and creditors is welcomed but is not required.

3. The Trustee's Final Report shows total:

a..	Receipts	\$75,113.29
b.	Disbursements	\$37,105.65
c.	Net Cash Available for Distribution	<b>\$39,007.64</b>

4. Applications for Chapter 7 fees and administrative expenses have been filed as follows:

<b>Applicant</b>	<b>Comp. Prev. Paid</b>	<b>Fees Now Requested</b>	<b>Expenses Now Req.</b>
Michael Berland, Trustee	\$0	\$6,630.66	\$0

5. Applications for Chapter 11 Fees and administrative expenses have been filed as follows:

<b>Applicant</b>	<b>Comp. Previously Paid</b>	<b>Fees Now Requested</b>	<b>Expenses Now Req.</b>
N/A			

6. In addition to the expenses of administration listed above as may be allowed by the Court, priority claims totaling \$0 must be paid in full for there to be any dividend to general unsecured creditors. The priority dividend is anticipated to be 0%. Allowed priority claims are:

<b>Claim Number</b>	<b>Claimant</b>	<b>Allowed Amount of Claim</b>	<b>Proposed Payment</b>
N/A			

7. Claims of general unsecured creditor totaling \$22,760.36 have been allowed and will be paid *pro rata* only after all allowed general administrative and priority claims have been paid in full. The general unsecured dividend is anticipated to be 100%, plus interest.

<b><u>Claim Number</u></b>	<b><u>Claimant</u></b>	<b><u>Allowed Amount of Claim</u></b>	<b><u>Proposed Payment</u></b>
1.	Asset Acceptance LLC	\$ 292.06	\$ 292.06
1 - Interest	Asset Acceptance LLC	\$ 18.93	\$ 18.93
2.	Resurgence Financial LLC	\$ 5,705.05	\$ 5,705.05
2 - Interest	Resurgence Financial LLC	\$ 369.84	\$ 369.84
3.	NCO/Purchaser from Cititank	\$16,763.25	\$16,763.25
3 - Interest	NCO/Purchaser from Citibank	\$ 1,086.70	\$ 1,086.70
Surplus	Michel W. Ihlo	\$ 8,141.15	\$ 8,141.15

8. Proposed dividends are approximations. Actual dividends may differ due to interest accrual, fee reductions or as ordered by the Court.
9. The Trustee's Final Report and all applications for compensation are available for inspection at the office of the Clerk of the Bankruptcy Court, Dirksen Federal Courthouse, 219 S. Dearborn Street, 7<sup>th</sup> Floor, Chicago, IL 60604, or may be viewed on the Court's web site, [www.ilnb.uscourts.gov](http://www.ilnb.uscourts.gov). If no objections are filed, the Court will act on the fee application and the Trustee may pay dividends pursuant to Federal Rule of Bankruptcy Procedure 3009 without further order of Court.
10. Debtor has been discharged.
11. The Trustee proposed to abandon the following property at the hearing: N/A

Dated: **July 17, 2007**

For the Court,

By: **KENNETH S GARDNER**  
Kenneth S. Gardner  
Clerk of the United States Bankruptcy Court  
219 South Dearborn Street, 7<sup>th</sup> Floor  
Chicago, IL 60604

Trustee: Michael G. Berland  
Address: One North La Salle Street, Suite 1775  
Chicago, IL 60602  
Phone Number: (312) 855-01271

Bankruptcy Noticing Center  
2525 Network Place, 3rd Floor  
Herndon, Virginia 20171-3514

# CERTIFICATE OF SERVICE

District/off: 0752-1  
Case: 05-16853

User: amcc7  
Form ID: pdf002

Page 1 of 1  
Total Served: 14

Date Rcvd: Jul 17, 2007

The following entities were served by first class mail on Jul 19, 2007.

db Michel W Ihlo, 20 S Fernwood Dr, Bolingbrook, IL 60440  
aty Gerald A Rebeck, Gerald Rebeck Attorney at Law, 1001 Ogden Avenue, Naperville, IL 60563  
aty +Yanick Polycarpe, Pierce and Associates, P.C., 1 North Dearborn Suite 1300,  
Chicago, IL 60602-4331  
tr +Michael G Berland, 1 N LaSalle St, No.1775, Chicago, IL 60602-4065  
cr ++FIFTH THIRD BANK, MD# ROPS05 BANKRUPTCY DEPT, 1850 EAST PARIS SE, GRAND RAPIDS MI 49546-6253  
(address filed with court: Fifth Third Mortgage Company, Madisonville Operations Center,  
Mail Drop 1MOC 20, Cincinnati, OH 45263-0001)  
9776163 +ASSET ACCEPTANCE LLC, ASSIGNEE:LEVITZ, PO BOX 2036, WARREN MI 48090-2036  
9286258 +Citi Cards, Box 45165, Jacksonville, FL 32232-5165  
9286260 +Fifth Third Bank, Box 630041, Cincinnati, OH 45263-0041  
9286261 +Household Bank, Box 15521, Wilmington, DE 19850-5521  
9286262 Kaplan & Chaet, LLC, 15 Old Orchard road, Skokie, IL 60077  
10670529 +NCO/PURCHASER FROM CITIBANK, c/o NCO Financial Systems, Inc., 1804 Washington Blvd.,  
Dept. 500, Baltimore, Md 21230-1700  
9286263 Resurgence Financial, LLC, c/o Kaplan & Chaet. LLC, 15 Old Orchard Road, Skokie, IL 60077  
9286264 +Sears, 45 Congress, Salem, MA 01970-5579

The following entities were served by electronic transmission on Jul 18, 2007.

9286259 +E-mail/PDF: mrdiscen@discoverfinancial.com Jul 18 2007 10:00:01 Discover Card, Box15156,  
Wilmington, DE 19886-0001

TOTAL: 1

\*\*\*\*\* BYPASSED RECIPIENTS (undeliverable, \* duplicate) \*\*\*\*\*

cr William Jaeger

TOTALS: 1, \* 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.  
USPS regulations require that automation-compatible mail display the correct ZIP.

Addresses marked '++' were redirected to the recipient's preferred mailing address  
pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.PR.2002(g)(4).

I, Joseph Speetjens, declare under the penalty of perjury that I have served the attached document on the above listed entities in the manner shown, and prepared the Certificate of Service and that it is true and correct to the best of my information and belief.

First Meeting of Creditor Notices only (Official Form 9): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Jul 19, 2007

Signature:

